

Abstract

A data processing system providing an efficient market for: (1) the provision of loans or lines of credit between lenders or those seeking loans or lines of credit, and (2) the sale of loans between loan pool traders. The system provides an efficient market for the provisioning of loans or lines of credit that not only invites lenders, loan seekers, and loan pool traders to patronize the system, but whose conventions induce them to patronize the system. An embodiment includes: receiving at a system a lending criteria from each of a plurality of lenders; compiling a first set of statistics in the system based on the lending criteria from each of the plurality of lenders; and outputting from the system the first set of statistics to a first lender at a price that is based on a measure of fees incurred with respect to the first lender.